

## ABOUT UNDERGROUND INSURANCE.

If a person should insure in one of these companies and should suffer a loss by fire, in case of a disagreement with the company in an effort to settle, he could not sue the company and recover his loss.

The Gazette, as usual, gives no reason for this remarkable statement. It is in the case of a disagreement with the company in an effort to settle, he could not sue the company and recover his loss.

Let us see, suppose a resident of this city goes to Chicago and effects insurance upon property in Janesville to the amount of \$10,000. He pays the premium to the company's agent, and receives his policy. The company he is now insured in does not do business in Wisconsin through a local agency.

Under that state of facts, according to the Gazette, if the citizen of Janesville should lose his insured buildings by fire, and the company which issued his policy of insurance did not voluntarily adjust and pay for his loss, he could not sue it and recover upon the contract.

The Recorder is all right, except in this important particular that it doesn't know the difference between underground insurance and any other kind of insurance.

Of course, if a resident of Janesville wants to go to Chicago to effect insurance upon property in Janesville he has a right to do so even though the company which issues the policy does not do business here through a local agent.

If he insures in a company which has complied with the laws of the state and which is financially sound, he will have no trouble in a settlement in case of a loss.

But, suppose he should take a policy in one of these companies which has refused to comply with the statutes of the state in the payment of the tax (this would be an underground insurance company) and then a case of a disagreement in an effort to make a settlement, where would the resident of Janesville be?

To be sure, he could sue the company, but not in this state. If he had plenty of money and wanted to fight the company, he could fight it on its own dun-

hill and probably win, but there is not one man in a hundred in Wisconsin who could afford, either to go to the state in which the company was chartered and sue it there, or bring an action in a United States court.

When the late C. O. Washburn met with his heavy losses and the underground companies refused to settle on equitable terms, he went to Louisiana and Ohio and fought the companies in their own state and won, but it proved expensive litigation.

He was compelled to do it or be cheated out of his insurance money.

The law of this state says, "no corporation, association, partnership or individual, shall do any business of insurance of any kind in this state, or with any resident of this state, except according to the conditions and restrictions of these statutes."

The supreme court of Wisconsin has held that a statute which imposes a penalty for doing an act, except as prescribed, amounts to prohibition to do the act otherwise, and a contract for its performance is void.

Under this ruling and under the statutes, how would the Recorder's suppositions resident of Janesville who went down to Chicago to effect insurance in an underground company, if the company refused to settle only upon its own terms?

## A POLICY OF FORCE

INDICATED BY THE UTTERANCES IN THE BRITISH PARLIAMENT

With Reference to the Government of Ireland—The Queen's Speech and Her Majesty's Declaration of Intent—Victoria's Reception.

London, Jan. 22.—Wretched London weather spoils the royal pageant out of doors Thursday, but the route from the queen's palace to the house of commons is filled with dense multitudes of cheering Britons.

Some inside the upper chamber was glowing with rich lights and colors and pictures, and queer costumes. When the queen entered, surrounded by a glittering escort of princes and princesses, dukes, generals, and the court, and with native majesty assumed the seat on the royal and imperial throne, the blacked having summoned her majesty's faithful, crowded with members of the lower house came trooping behind the sergeant-at-arms and speaker in a noisy body.

The usual dignified formalities disposed of, Baron Hales, the chief clerk, in the Salisbury cabinet, then known to American as Sir Hardinge Gifford, read the queen's speech. Those portions of the speech referring to the preservation of life and liberty in Ireland were received with manifestations of irrepressible approbation unusual in so august an assemblage and in the presence of royalty.

The queen, whose efforts to preserve an unbroken dominion must have been obvious to the observant, lighted up with an unmistakable flash of satisfaction at the reading of the coercion paragraph and the re-pressed but none the less striking signs of enthusiastic approval stirring throats of statesmen and the crowd of ladies.

The speech, read between the lines, as a whole, confirmed almost to a letter the forecasts already cabled on all the leading questions of the day with the exception of merely nominal changes made by the queen in the royal council at Osborne after the cable was in print.

The speech is regarded in political circles as bristling with points for effective attack. Mr. Gladstone's opening in the debate on the address is looked forward to with peculiar interest. It is expected to sound the key note on which all parties and sections of parties may begin to shape their policy.

DEFINING THEIR POSITIONS. Salisbury Gives no Hope for Ireland, and Criticizes Gladstone.

London, Jan. 22.—In the house of lords, Lord Salisbury, concerning the Irish question, said that the present government had refrained from renewing the crimes act because there had at times appeared to be a prospect that order might be restored in Ireland without resorting to such measures.

The experiment of dispensing with the crimes act or a similar formula of method for the enforcement of the local laws had, however, failed completely. To the indignation of Mr. Gladstone's speech he ascribed many of the evils which now beset Ireland, as well as those to which the lawlessness in Ireland subjects the people of England.

Whatever Mr. Gladstone had spoken in favor of measures looking toward the integrity of the empire, he had done so in a half-hearted way, and the absence of firmness from his utterances had encouraged the example of the government to the commission of the very crimes which his speech had sought to prevent.

In the house of commons, Gladstone said that nothing could have been more honorable than Lord Salisbury's conduct and attitude in the Roumania matter and promised Lord Salisbury the hearty support of the opposition in any matter affecting the Roumanian and Bulgarian questions.

In regard to Ireland Mr. Gladstone said he was convinced that only a gentle and conciliatory manner of handling the Irish question would prove effectual. Whatever was necessary for Ireland, he said, should be done promptly. "If we would maintain the union," he said, "let us strive to do justice to the great, and I may say gigantic interests committed to our care."

Sir Michael Hicks-Beach, chancellor of the exchequer, thanked Mr. Gladstone for his kindly words. He challenged the opposition to come to a decision in regard to their attitude toward the unity of the empire. If they disagreed with the government he said, let them make an amendment to the address in reply to the queen's speech. If they agreed with the government they should declare so. If the majority of the house so wished, the present government would remain in office. He earnestly asked all the members, to whatever party they belonged, to support the government in order to enable it to conduct the affairs of the country.

## HUNS ON THE WAR-PATH.

The Strike in the Coke Country Growing—Another Skirmish—Trouble Ahead.

Pittsburg, Jan. 22.—Latest reports from Scotland state that everything was quiet Thursday. The four men beaten Wednesday are not expected to live. Twenty more Hungarians were arrested while attempting to blow up the Standard store with dynamite.

At Uniontown the miners of four mines have come out, adding 300 men to the strike. The men are flocking into Uniontown and are filling up on whiskey and getting ready for mischief.

At Connellsville, in anticipation of the strike, the operators had secured three car-loads of Hungarians from New York, but on their arrival they were stopped at Conlinco and not allowed to leave the cars. The men-mass-marched at Danbar, Thursday, was attended by 500 diggers. For a time more reported idle. A large body of soldiers will leave Bradford and visit every works on the Mt. Pleasant branch of the Baltimore & Ohio.

A Mt. Pleasant special says: Hostilities between officers and Hungarians began here at daybreak, Thursday, seventy-five shots were fired and nine arrests made. Several small conflicts took place during the day, but no one seriously hurt. Seventeen arrests were made in the morning. The entire party being taken to Greensburg. Another attempt will be made to resume work, when there will doubtless be more trouble.

## IOWA COLD-WATER MEN.

Meeting of the State Prohibition Convention—Female Suffrage Proposed.

Des Moines, Iowa, Jan. 22.—The sixth Iowa state prohibition convention opened Thursday morning at 10 o'clock. Prayer was offered by Rev. Mr. Lane, of Des Moines. Mr. J. A. Harvey announced to the convention that the object of the call was to outline temperance work and show the people that temperance folks were not interfering in their work.

The committee on permanent organization reported Dr. George F. Magoun, of Grinnell, for president, who said that in Iowa the saloons are an existence in law, and in most of the localities no existence in fact. The people have said that the saloons will never again have a lawful existence. The issue now is law or lawlessness.

Judge Nourse presented the report of the committee on resolutions calling for sundry amendments to the liquor law. A delegate moved another plank, calling on the legislature to provide for extending the franchise to women in municipal elections. The resolution was amended as suggested and adopted. Ex-Governor Sherman made a short address, urging a continuous crusade along the line.

## Shot Himself and Mistress.

Chicago, Jan. 22.—Charles A. Cowie, secretary of the Riverton Alcohol works, Springfield, Ill., who lives in this city, a married man, shot his mistress at Garvin Watson's livery Thursday night and then put an end to his own life. Both are dead.

For six years the girl had been Cowie's mistress, and at various times they had lived together as man and wife. Cowie's father died in Springfield, Ill., about two months ago and left him a handsome fortune. His mother, who lived in Hyde Park, has not yet been apprised of the fate of her son. While Cowie claimed that he was married three months ago, the inmates of the house were unable to give the address of his wife.

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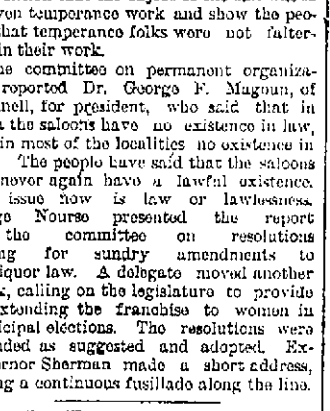
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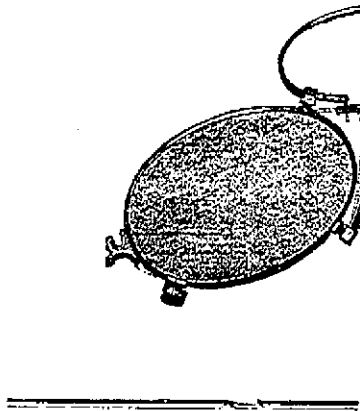
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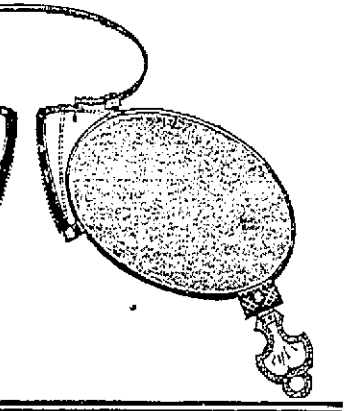
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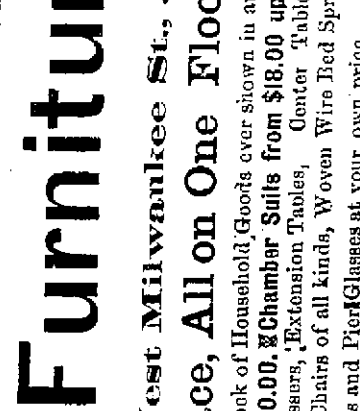
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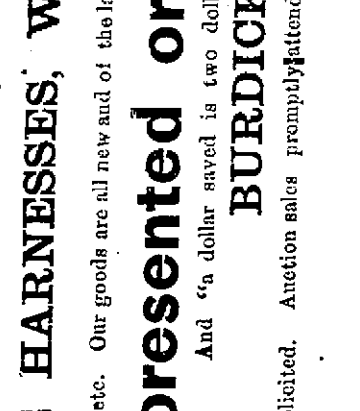
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